

Debtor Annie M Gandy

Case number _____

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.*Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims**3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).***Check all that apply.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
CB Auto	\$2,200.00	2004 Pontiac Grand Am 118,000 miles	\$1,800.00	\$1,800.00	6.75%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Loan Master	\$1,328.00	2001 Jeep Grand Cherokee 256,000 miles	\$1,000.00	\$1,000.00	6.75%

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Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.*Check one.***None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.***Check one.***None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.**3.5 Surrender of collateral.***Check one.***None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.**Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.No look fee: 3,400.00Total attorney fee charged: \$3,400.00Attorney fee previously paid: \$0.00Attorney fee to be paid in plan per confirmation order: \$3,400.00☐ Hourly fee: \$____. (Subject to approval of Fee Application.)**4.4 Priority claims other than attorney's fees and those treated in § 4.5.***Check one.***None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.**4.5 Domestic support obligations.****None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

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Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☐

The sum of \$

☒0.00 % of the total amount of these claims, an estimated payment of \$ 0.00☐

The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**.

Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.☐**None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.☒

The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows:

Name of Creditor	Basis for separate classification and treatment	Approximate amount owed	Proposed treatment
<u>Educational Credit</u>	<u>educational</u>	<u>\$8,022.00</u>	PAY AS UNSECURED DEBT (NON DISCHARGEABLE DEBT)

Insert additional claims as needed.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**☐**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.☒

Assumed items. Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage
<u>Aarons</u>	<u>furniture</u>	\$45.76 (BEGINNING NOVEMBER 2018) Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	<u>\$0.00</u>	
<u>Baber's Leasing</u>	<u>furniture</u>	\$45.76 (BEGINNING NOVEMBER 2018) Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	<u>\$0.00</u>	

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

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Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /S/ ANNIE M. GANDY
Annie M Gandy
 Signature of Debtor 1

 Executed on NOVEMBER 30, 2018

17 Church St
 Address
State Line MS 39362-0000
 City, State, and Zip Code

 Telephone Number

X _____
 Signature of Debtor 2

 Executed on _____

 Address

 City, State, and Zip Code

 Telephone Number

X /S/ EDWIN WOODS JR.
EDWIN WOODS, JR. MSB# 8893
 Signature of Attorney for Debtor(s)
5760 I55 NORTH
SUITE 100
Jackson, MS 39211
 Address, City, State, and Zip Code
601-353-5000
 Telephone Number
LWILKINSON@BONDNBOTES.COM
 Email Address

Date NOVEMBER 30, 2018

8893 MS
 MS Bar Number